

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: WILLARD, et al

Application No.: 09/802,481

Filed: March 9, 2001

For: CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT Atty. Docket No.: NEXTP007

Examiner: unassigned

Group: 2164

Date: November 1, 2002

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on November 4, 2002

Signed:

Pat Tate

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §§1.56 AND 1.97(b) BEFORE MAILING OF A FIRST OFFICE ACTION

Assistant Commissioner for Patents Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP007).

Respectfully submitted,

VAN PELT & YI LLP

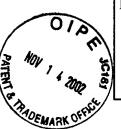
Will; _. O. O.

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Form 1449 (Modified)

Information Disclosure Statement By Applicant Atty Docket No. Application No.:

NEXTP007 09/802,481

Inventor

WILLARD, et al

Group Filing Date 2164

(Use Several Sheets if Necessary)

March 9, 2001

U.S. Patent Documents

Examiner						Sub-	Filing
Initial	No.	Patent No.	Date	Patentee	Class	Class	Date
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	В	6,385,594	May 7, 2002	Lebda, et al	705	38	May 8, 1998
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Foreign Patent or Published Foreign Patent Application

Examiner		Document	Publication	Country or		Sub-	Tran	slation
Initial	No.	No.	Date	Patent Office	Class	class	Yes	No
	L			·		I		
	M							
	N							
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	P							

Other Documents

Examiner					
Initial	No. Author, Title, Date, Place (e.g. Journal) of Publication				
	R				
		Anon, "Regulation Z Commentary Amendments, Retail Banking Digest, Vol			
		15, No. 2, pg 17-18, March-April 1995.			
	S				
		Anon, San Diego Savings Association Offers Customers No-Fee Visa			
		Product, Card News, Feb. 29, 1988			
	T	Black, H.C., Black's Law Dictionary, pgs 1586-1589, West Publishing Co. St			
		Paul, Min., 1990			
	U				
		Bloom, J.K., "For This New Visa, Only Web Surfers Need Apply,"			
		American Banker, Vol. 1163, No.34, p. 12, February 20, 1998			
Examiner		Date Considered			

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.